

CLAIMS

What is claimed is:

1. A method comprising:

providing a universal account card having a memory, the memory storing a plurality of account identifiers, each account identifier being associated with an account which may be debited to fund a sales transaction, at least one of the account identifiers being associated with a securities account;

reading the account identifiers from the universal account card;

selecting one of the accounts to fund the sales transaction; and

debiting the one account to obtain proceeds to fund the sales transaction.

2. The method of Claim 1, further comprising crediting a retailer account with at least a portion of the proceeds.

3. The method of Claim 2, wherein the portion of the proceeds that are credited to the retailer account are transferred directly from the one account to the retailer account.

4. The method of Claim 1, wherein a terminal with a reader is employed to read the account identifier.

5. The method of Claim 4, further comprising sending a signal from the terminal to a controller to cause the controller to complete the sales transaction.

6. The method of Claim 1, wherein at least a portion of the memory of the universal account card is populated with account identifiers by scanning a bar code of a document and storing information associated with the scanned bar code to the memory.

7. The method of Claim 6, wherein the document is an account statement.

8. The method of Claim 6, wherein the scanned bar code includes a routing number and an account number.

9. The method of Claim 8, wherein the stored information includes the routing number and the account number.

10. The method of Claim 1, wherein at least a portion of the memory of the universal account card is populated with account identifiers by electronically importing account information from a credit report and storing information associated with the imported account information to the memory.

11. The method of Claim 10, wherein the account information includes a routing number and an account number.

12. The method of Claim 11, wherein the stored information includes the routing number and the account number.

13. The method of Claim 1, wherein at least a portion of the memory of the universal account card is populated with account identifiers by electronically importing account information from a magnetic stripe on a card.

14. The method of Claim 13, wherein the account information includes a routing number and an account number.

15. The method of Claim 14, wherein the stored information includes the routing number and the account number.

16. The method of Claim 1, further comprising verifying a use of the universal account card before the account identifiers are read from the universal account card.

17. The method of Claim 16, wherein a manually input PIN or password is input to a terminal prior to verify the use of the universal account card.

18. A method comprising:

providing a universal account card having a memory, the memory storing a plurality of account identifiers, each account identifier being associated with an account which may be debited to fund a sales transaction, each account identifier being associate with a financial institution, a non-financial institution or a cash account, at least one of the account identifiers being associated with a securities account at a non-financial institution;

reading the account identifiers from the universal account card;

selecting one of the accounts to fund the sales transaction;

withdrawing funds from the one account; and

transferring at least a portion of the withdrawn funds to a seller account to at least partially consummate the sales transaction.

19. The method of Claim 18, wherein the at least the portion of the withdrawn funds are transferred directly from the one account to the seller account.

20. The method of Claim 18, further comprising determining whether a user of the use of the universal account card is authorized to use the universal account card before the account identifiers are read from the universal account card.

21. The method of Claim 20, wherein a manually input PIN or password is input to a terminal prior to determine whether the user of the use of the universal account card.

22. The method of Claim 18, wherein the account identifiers are populated into the memory of the universal account card without manually inputting an account number that is associated with each account identifier.

23. The method of Claim 22, wherein the account identifiers are at least partially associated with a bar code on an account statement.

24. The method of Claim 22, wherein the account identifiers are at least partially associated with account information that is imported from a credit report.